says, "Oh, we're going to raise the taxes on a certain group of people," that's who they're talking about. They're talking about a lot of others as well—don't get me wrong—but small businesses will pay higher taxes. It doesn't make any sense to be raising the taxes on small businesses as we're starting to recover. Seventy percent of new jobs are started by small-business owners. Why would you penalize those who are creating the new jobs? You don't want to be doing that.

Anyway—Bill, welcome. What do you do?

[Mr. Fairchild made brief remarks.]

The President. You understand what he's saying is this, is that if you're able to spread risk, it lowers the cost of buying health care. In other words, if an insurance carrier can spread risk across a variety of people or a variety of firms, it makes it more likely his health care goes down. If he's in the market bidding for a health care plan for 26 people, it's a lot different than if you're in the market bidding along with 260,000 people. And that's—by spreading risk, it reduces the cost of health care to him.

That's all we're asking for, is to give small businesses the opportunity to spread risk, not only within the State of Virginia, but he ought to be able to share risk with small contractors in Crawford, Texas, for that matter. What we're interested in is a market working so that people can hire people. That's what we want. That's the public policy ramifications of good health care insurance.

And the option, again, the other alternative you'll hear in Washington is, "All this stuff doesn't work. Let's block this from happening because we want the Federal Government to make all the decisions. We want the Federal Government to be the decider. We want the Federal Government to be the consumer and the provider." And in my judgment, that would be a disaster for small businesses and consumers. It would make the health care cost more likely to go up than go down. It would mean the health care wouldn't modernize like it has been lately, and we wouldn't be on the leading edge of innovative change.

And so good health care policy first has to make a philosophical decision. We have to make this decision: Where do we want the decisionmakers to be? We want the decisionmakers to be right—these people right up here. This is the best health care plan, is when the small-business owners are involved in the market, making decisions best for their employees. The best health care plans are those in which people have control over the decisionmaking process. We've got to trust people to manage their own health care plans.

You heard me talk about homeownership. An ownership society is one that not only encourages small-business ownership and homeownership, but it also encourages the ownership of your own health care plans so you're the decisionmaker. And that will help control the costs, which is a major issue as to whether or not our country remains a competitive place to do business and whether or not people who are looking for a job are able to find one.

I want to thank the entrepreneurs who are here. You're a living example of what is great about America, the fact that you are able to dream and work—[applause]. Thank you for being such responsible citizens. Thank you for following your dreams. And thank you for setting such a great example.

May God bless you and your families, and may God continue to bless our country. Thank you for coming.

NOTE: The President spoke at 10:37 a.m. at the U.S. Chamber of Commerce. In his remarks, he referred to former President Saddam Hussein of Iraq; and President Vladimir Putin of Russia.

Message on the Observance of Saint Patrick's Day, 2004

March 16, 2004

I send greetings to those celebrating St. Patrick's Day.

On March 17th, we honor the remarkable life of Patrick, patron saint of Ireland. He helped bring Christianity to the Irish people. His generosity and love of liberty shaped Ireland's history and culture, and through generations of immigrants, those values have helped shape America.

We are grateful for the many ways Irish-Americans have blessed our country. They have helped to expand our economy, create our communities, and defend our homeland. Through their public service, they have strengthened our democracy, and their dedication to faith and family has enriched our Nation's character.

Laura joins me in sending our best wishes for a happy St. Patrick's Day.

George W. Bush

Remarks at a Saint Patrick's Day Shamrock Presentation Ceremony With Prime Minister Bertie Ahern of Ireland

March 17, 2004

Taoiseach, thank you very much. Thanks for the lovely gift of shamrocks. It is a beautiful symbol of a beautiful land. Laura and I welcome you back to the White House. We're honored to have you join us to celebrate Saint Patrick's Day.

This day is always a happy one for Americans. In some places, Americans get a little too happy. [Laughter] Today we reaffirm the bonds of friendship between our countries. We remember a courageous man who preached a gospel of peace. We celebrate a heritage that is claimed by millions of my countrymen. There's an Irish saying that there is luck in sharing. For more than two centuries, your country and mine have shared responsibilities. We've shared aspirations, and we have shared values.

From my Nation's earliest days, Americans of Irish descent have helped to establish and define America's most cherished principles. They've helped to defend the liberty of their adopted homeland. Today, the people of the United States and the people of Ireland continue to share so much. Our economies are more closely linked than ever. Together, we are fighting terrorism, a danger that has brought destruction and grief to Americans and Irish alike and to the world.

I join the *Taoiseach* in sending condolences to the people of Spain as they remembered their murdered countrymen. I thank you for your strong support in our common struggle.

Our nations are also standing for peace and justice in places like the Balkans and Afghanistan and beyond. We share a common vision for Northern Ireland. We seek a lasting peace for the people of Northern Ireland, a peace that will allow people to live free of terror and intimidation.

We seek a region that is stable and prosperous and tolerant and locally governed. I commend Prime Minister Ahern and Prime Minister Blair and all of those who are working so hard to implement the Good Friday Agreement. I call for a permanent end to all political violence. There's no place for paramilitaries in a democratic society. The partnership of America and Ireland is close. It is lasting, and it is important to the peace of the world.

I look forward to this summer to visiting Ireland for the EU and U.S. Summit, to strengthen the essential partnership between the United States and Europe. *Taoiseach*, may the friendship between your people and mine prove as strong in the years to come as it has in the centuries past.

May all the people of our nations have a happy Saint Patrick's Day. We ask God's blessings on the people of Ireland, and may God continue to bless the United States. Welcome.I57Note: The President spoke at 10:25 a.m. in the Roosevelt Room at the White House. In his remarks, he referred to Prime Minister Tony Blair of the United Kingdom. The transcript released by the Office of the Press Secretary also included the remarks of Prime Minister Ahern.

Letter to Congressional Leaders Transmitting a Report on Assistance Provided to Azerbaijan

March 17, 2004

Dear .

On December 30, 2003, I exercised my authority to extend the waiver of section 907 of the FREEDOM Support Act, concerning assistance to Azerbaijan. Consistent with paragraph (g)(6) of the heading "Assistance for the Independent States of the Former Soviet Union" in title II of the Kenneth M.